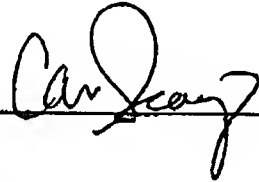


Docket No. 014682-000002

Carrie W. Searcy:

Signature:



12/9/2003

Date


Residence: USA

Citizenship: USA

Address: 207 Joshua Glen Lane, Cary, N.C. 27519

Eric Kirchstein:

Signature:



12-9-2003

Date

Residence: USA

Citizenship: USA

Address: 5817 N. Hawthorne Way, Raleigh, N.C. 27613

*Docket No. 014682-000002***Assignment**

Whereas We, David L. Kaminsky of Chapel Hill, Christina M. Cruz of Durham,
Carrie W. Searcey of Cary and Eric Kirchstein of Raleigh

In: North Carolina, USA
have invented certain improvements in

METHOD AND SYSTEM TO DISTRIBUTE POLICIES

and have executed a United States patent application therefor on

December 11, 2003


And whereas, INTERNATIONAL BUSINESS MACHINES CORPORATION, a corporation of New York, having a place of business at Armonk, New York 10504, (hereinafter called IBM), desires to acquire the entire right, title and interest in the said application and invention, and to any United States and foreign patents to be obtained therefor;

Now therefore, for a valuable consideration, receipt whereof is hereby acknowledged, we the above named hereby sell, assign, and transfer to IBM, its successors and assigns, the entire right, title and interest in the said application and invention therein disclosed for the United States and foreign countries, and all rights of priority resulting from the filing of said United States application, and we request the Commissioner of Patents and Trademarks to issue any Letters Patent granted upon the invention set forth in said application to IBM, its successors and assigns; and we hereby agree that IBM may apply for foreign Letters Patent on said invention and we will execute all papers necessary in connection with the United States and foreign applications when called upon to do so by IBM.

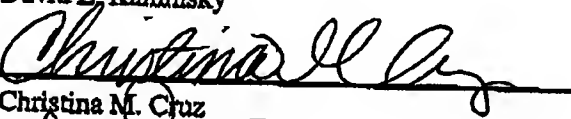
SIGNED AND SEALED

at: Raleigh, N.C.

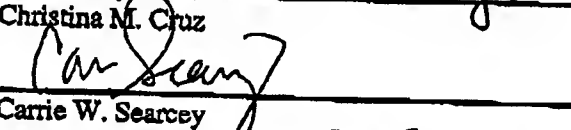
on: December 11, 2003



David L. Kaminsky



Christina M. Cruz



Carrie W. Searcey



Eric Kirchstein

Docket No. 014682-000002

**DECLARATION AND POWER OF ATTORNEY
FOR PATENT APPLICATION**

As the below named inventors, We hereby declare that:

Our residence, post office address and citizenship are as stated below next to our names; We believe we are an original, first and sole inventors of the subject matter which is claimed and for which a patent is sought on the invention entitled:

METHOD AND SYSTEM TO DISTRIBUTE POLICIES

the specification of which is identified by the attorney Docket Number appearing above.

We hereby state that we have reviewed and understand the contents of the above- identified specification, including the claims.

We acknowledge the duty to disclose information which is material to the patentability of this application in accordance with Title 37, Code of Federal Regulations, §1.56.

We hereby claim foreign priority benefits under Title 35, United States Code, §119 of any foreign application(s) for patent or inventor's certificate listed below and have also identified below any foreign application for patent or inventor's certificate having a filing date before that of the application on which priority is claimed:

Prior Foreign Application(s)

<u>Number</u>	<u>Country</u>	<u>Day/Month/Year</u>	<u>Priority Claimed</u>
---------------	----------------	-----------------------	-------------------------

We hereby claim the benefit (a) under Title 35, United States Code, §119(c) of any U.S. application listed below and identified as a provisional application or (b) under Title 35, United States Code, §120 of any U.S. application listed below and not identified as a provisional application, and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior U.S. application in the manner provided by the first paragraph of Title 35, United States Code, §112, we acknowledge the duty to disclose information material to the patentability of this application as defined in Title 37, Code of Federal Regulations, §1.56 which occurred between the filing date of the prior application and the national or PCT international filing date of this application:

Prior U.S. Applications

<u>Serial No.</u>	<u>Filing Date</u>	<u>Status</u>
-------------------	--------------------	---------------

We hereby declare that all statements made herein of our own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Title 18, United States Code, §1001 and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

Docket No. 014682-000002

As named inventors, we hereby appoint the following attorneys and/or agents to prosecute this application and transact all business in the Patent and Trademark Office connected therewith:

Charles L. Moore, Jr., Reg. No. 33,742, Charles L. Evans, Reg. No. 40,380, Dominic Chiantera, Reg. No. 27,776, Gregory Stephens, Reg. No. 41,329, Jennifer L. Skord, Reg. No. 30,687, Matthew W. Witsil, Reg. No. 47,183, Michael G. Johnston, Reg. No. 38,194, Steven B. Phillips, Reg. No. 37,911, Bruce A. Clay, Reg. No. 32,121, Gregory M. Doudnikoff, Reg. No. 32,847, John D. Flynn, Reg. No. 35,137, Jerry W. Herndon, Reg. No. 27,901, Gerald R. Woods, Reg. No. 24,144, Jeanine S. Ray-Yarlets, Reg. No. 39,808, Joseph C. Redmond, Jr., Reg. No. 18,753, John B. Hoel, Reg. No. 26,279, Christopher A. Hughes, Reg. No. 26,914; and David R. Irvin, Reg. No. 42,682;

AND also,

Send all correspondence to: Charles L. Moore, Jr., Moore & Van Allen, PLLC, 2200 W. Main Street, Suite 800, Durham, N.C. 27705.

David L. Kaminsky:

Signature: 

12/11/03

Date

Residence: USA

Citizenship: USA

Address: 102 Middlebrook Court, Chapel Hill, N.C. 27514

Christina M. Cruz:

Signature: 

12/9/03

Date

Residence: USA

Citizenship: USA

Address: 4403 Nightfall Court, Durham, N.C. 27713